

Governor Michael L. Parson  
State of Missouri



Missouri Department of  
Commerce & Insurance  
Chlora Lindley-Myers, Director

DIVISION OF FINANCE

301 West High Street, Room 630  
P.O. Box 716  
Jefferson City, MO 65102-0716  
(573) 751-3242  
(573) 751-9192 FAX  
[www.finance.mo.gov](http://www.finance.mo.gov)

Rob Barrett  
Commissioner

June 29, 2020

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of March 31, 2020, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies reduced from 237 to 228. During the past twelve months, nine banks merged into other institutions.

Assets in state-chartered banks totaled \$140.1 billion on March 31, 2020, an increase of 2.5 percent from one year earlier. Deposits were \$116.3 billion and total loans were \$93.8 billion on March 31, 2020, an increase of 1.6 and 3.9 percent respectively, from one year earlier.

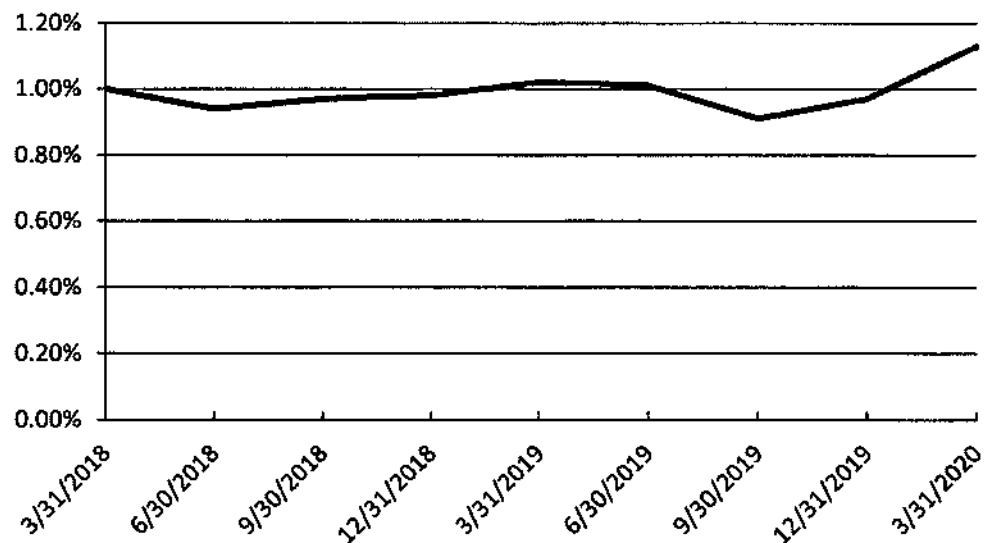
The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality is stable, with the past due ratio manageable at 1.13 percent. The return on assets remains strong at 1.14 percent.

Capital remains strong, as the Tier 1 Leverage Capital ratio is 10.01 percent of total assets, which is above the national average of 9.41 percent.

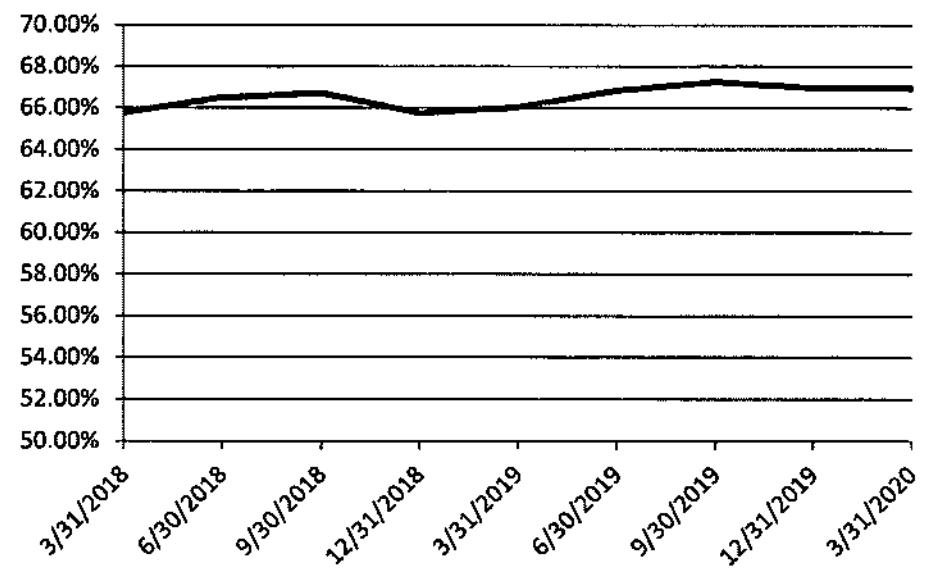
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Rob Barrett  
Commissioner of Finance

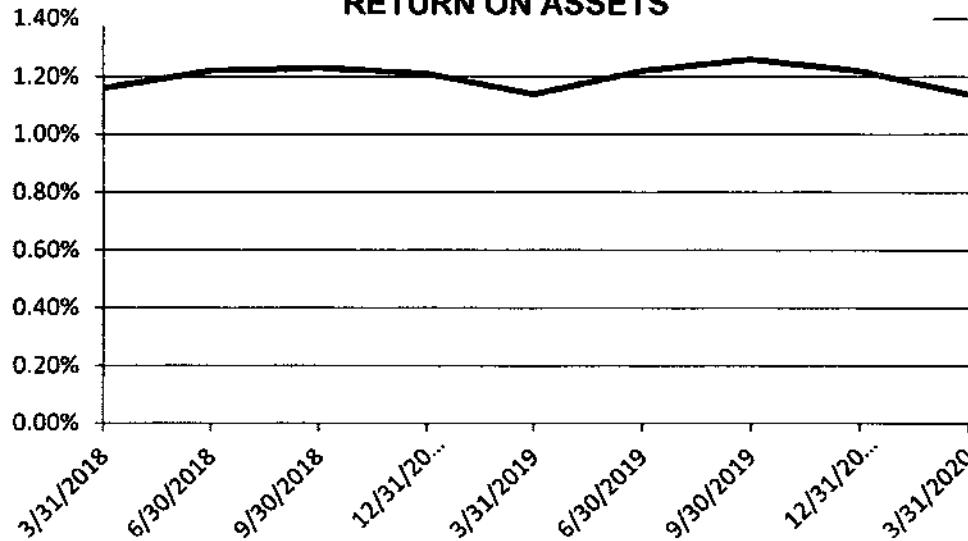
### PAST DUE LOANS TO TOTAL LOANS



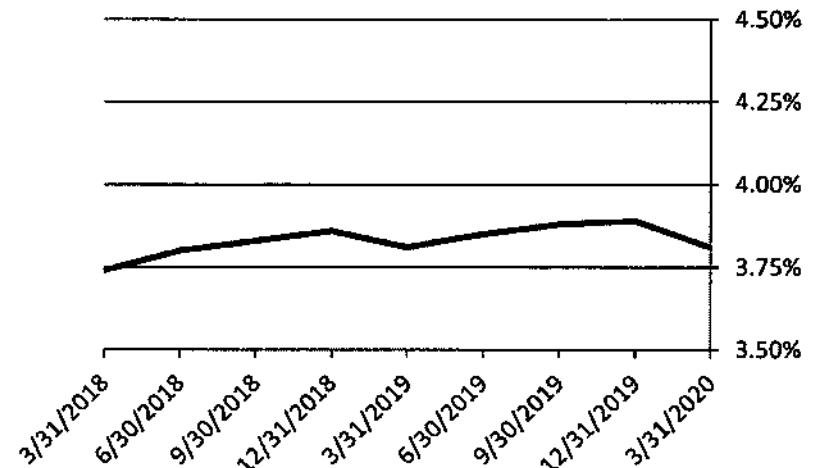
### Loans/Assets



### RETURN ON ASSETS



### NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF MARCH 31, 2020**

THOUSANDS OF DOLLARS	228 BANKS 3/31/2020	237 BANKS 3/31/2019	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$93,769,488	\$90,236,092	\$3,533,396	3.9%
Allowance for Loan Losses	1,152,924	1,083,880	69,044	6.4%
Total Assets	140,054,277	136,661,793	3,392,484	2.5%
<b>LIABILITIES</b>				
Total Deposits	116,256,822	114,465,902	1,790,920	1.6%
Total Equity Capital	14,952,298	14,709,556	242,742	1.7%

OPERATING RATIOS	3/31/2020	3/31/2019	CHANGE
Equity Capital/Assets	10.68%	10.76%	-0.08%
Tangible Equity Capital/Assets	10.01%	10.12%	-0.11%
Capital and Allowance for Loan Losses/Assets	11.41%	11.47%	-0.06%
Total Loans/Assets	66.95%	66.03%	0.92%
Past Due and Nonaccrual Loans/Total Loans	1.13%	1.02%	0.11%
Allowance for Loan Losses/Total Loans	1.23%	1.20%	0.03%
Average Net Interest Margin	3.81%	3.81%	0.00%
Return on Assets	1.14%	1.14%	0.00%

**NOTES:**

2019 and 2020 does not include four nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF MARCH 31, 2020**

MILLIONS OF DOLLARS	3/31/2020			3/31/2019	
	228 STATE BANKS	9 NATIONAL BANKS	237 ALL BANKS	246 ALL BANKS	PERCENT CHANGE
<b>ASSETS</b>					
Cash and Due from Banks	7,573	1,995	9,568	8,707	9.9%
Investment Securities	30,753	9,249	40,002	40,438	-1.1%
Total Loans and Leases	93,769	16,620	110,389	105,045	5.1%
Less: Reserves	1,153	228	1,381	1,221	13.1%
Federal Funds Sold	2,071	798	2,869	2,103	36.4%
Fixed Assets	2,229	289	2,518	2,784	-9.6%
Other Real Estate	148	4	152	182	-16.5%
Intangible Assets	1,035	145	1,180	1,105	6.8%
Other assets	3,629	943	4,572	3,987	14.7%
<b>TOTAL ASSETS</b>	<b>\$140,054</b>	<b>\$29,815</b>	<b>\$169,869</b>	<b>\$163,130</b>	<b>4.1%</b>
<b>LIABILITIES</b>					
Total Deposits	116,257	24,388	140,645	136,584	3.0%
Deposits over 250M	5,009	592	5,601	6,449	-13.1%
Brokered Deposits	3,769	660	4,429	5,430	-18.4%
Federal Funds Purchased	3,800	1,918	5,718	5,372	6.4%
Other liabilities	5,045	594	5,639	3,989	41.4%
Total Equity Capital	14,952	2,915	17,867	17,185	4.0%
<b>TOTAL LIABILITIES</b>	<b>\$140,054</b>	<b>\$29,815</b>	<b>\$169,869</b>	<b>\$163,130</b>	<b>4.1%</b>
<b>EARNINGS</b>					
Interest Income	1,355	249	1,604	1,635	-1.9%
Interest Expense	208	46	254	300	-15.3%
Net Interest Income	1,147	203	1,350	1,335	1.1%
Provision for Loan Losses	125	95	220	49	349.0%
Net Income	403	15	418	545	-23.3%
Cash Dividends	263	24	287	391	-26.6%
Net Loan Losses	27	9	36	36	0.0%

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Rob Barrett  
Commissioner

August 26, 2020

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of June 30, 2020, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies reduced from 235 to 226. During the past twelve months, nine banks merged into other institutions.

Assets in state-chartered banks totaled \$155.3 billion on June 30, 2020, an increase of 13.2 percent from one year earlier. Deposits were \$129.3 billion and total loans were \$102.9 billion on June 30, 2020, an increase of 13.8 and 12.3 percent respectively, from one year earlier. The COVID -19 federal economic assistance attributes to a large portion of the percent change difference.

The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality is stable, with the past due ratio reducing to low average of 0.78 percent, which is attributed to the COVID-19 pandemic anomaly. The return on assets remains strong at 1.28 percent.

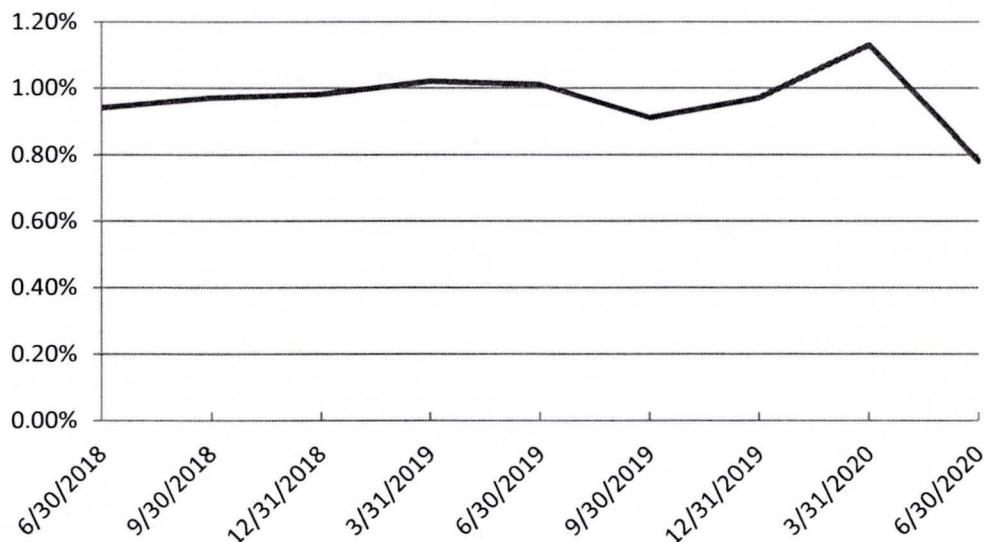
Capital remains strong, as the Tier 1 Leverage Capital ratio is 9.49 percent of total assets, which is above the national average of 8.77 percent.

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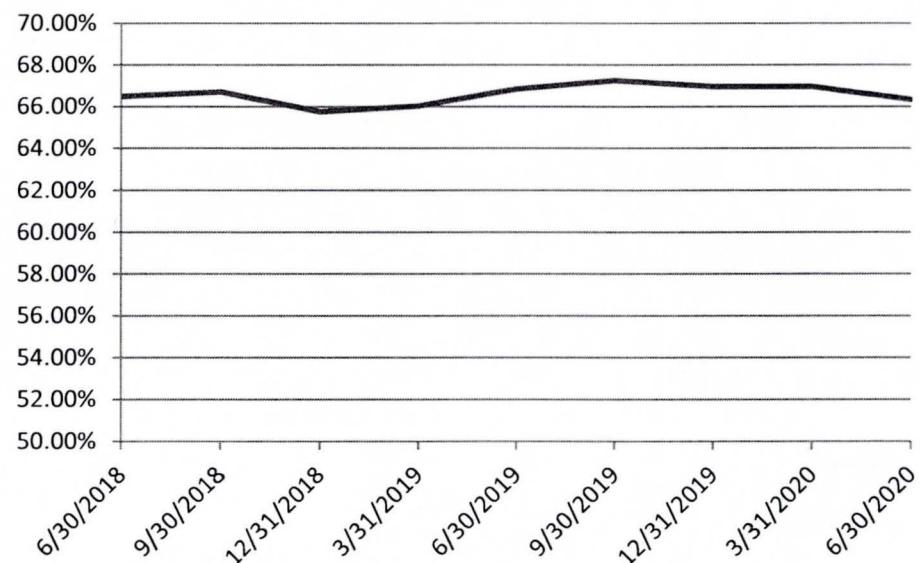
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Rob Barrett  
Commissioner of Finance

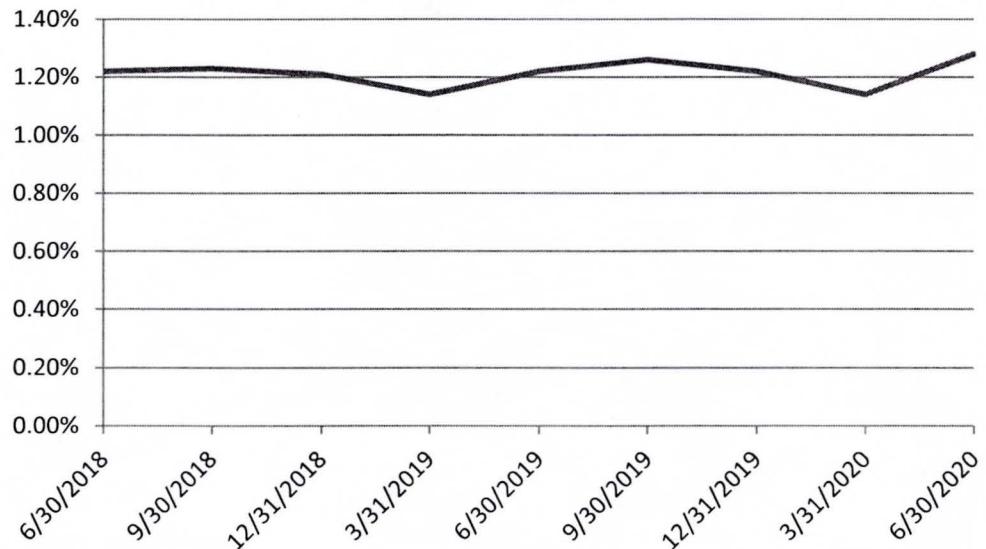
### PAST DUE LOANS TO TOTAL LOANS



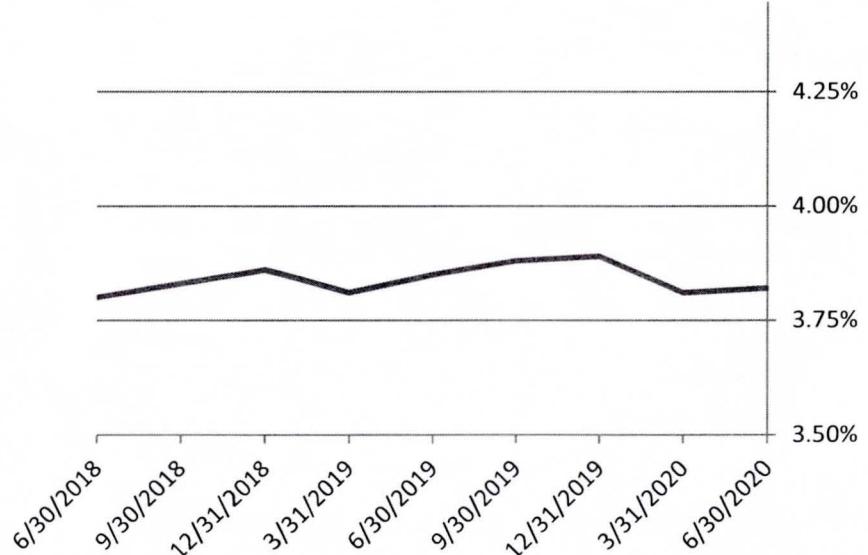
### Loans/Assets



### RETURN ON ASSETS



### NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF JUNE 30, 2020**

THOUSANDS OF DOLLARS	226	235	INCREASE DECREASE()	PERCENT CHANGE
	BANKS 6/30/2020	BANKS 6/30/2019		
<b>ASSETS</b>				
Total Loans	\$102,987,400	\$91,677,213	\$11,310,187	12.3%
Allowance for Loan Losses	1,315,939	1,094,623	221,316	20.2%
Total Assets	155,255,892	137,178,689	18,077,203	13.2%
<b>LIABILITIES</b>				
Total Deposits	129,327,074	113,614,150	15,712,924	13.8%
Total Equity Capital	15,738,343	14,919,661	818,682	5.5%

OPERATING RATIOS	6/30/2020	6/30/2019	CHANGE
Equity Capital/Assets	10.14%	10.88%	-0.74%
Tangible Equity Capital/Assets	9.49%	10.23%	-0.74%
Capital and Allowance for Loan Losses/Assets	10.89%	11.58%	-0.69%
Total Loans/Assets	66.33%	66.83%	-0.50%
Past Due and Nonaccrual Loans/Total Loans	0.78%	1.01%	-0.23%
Allowance for Loan Losses/Total Loans	1.28%	1.19%	0.09%
Average Net Interest Margin	3.82%	3.85%	-0.03%
Return on Assets	1.28%	1.22%	0.06%

**NOTES:**

2019 and 2020 totals do not include four nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF JUNE 30, 2020**

MILLIONS OF DOLLARS	6/30/2020			6/30/2019	
	226 STATE BANKS	8 NATIONAL BANKS	234 ALL BANKS	244 ALL BANKS	PERCENT CHANGE
<b>ASSETS</b>					
Cash and Due from Banks	11,933	2,839	14,772	7,492	97.2%
Investment Securities	32,854	10,068	42,922	40,652	5.6%
Total Loans and Leases	102,987	18,169	121,156	106,961	13.3%
Less: Reserves	1,316	246	1,562	1,232	26.8%
Federal Funds Sold	1,733	1,366	3,099	1,935	60.2%
Fixed Assets	2,252	290	2,542	2,815	-9.7%
Other Real Estate	146	7	153	185	-17.3%
Intangible Assets	1,108	144	1,252	1,108	13.0%
Other assets	3,559	996	4,555	4,235	7.6%
<b>TOTAL ASSETS</b>	<b>\$155,256</b>	<b>\$33,633</b>	<b>\$188,889</b>	<b>\$164,151</b>	<b>15.1%</b>
<b>LIABILITIES</b>					
Total Deposits	129,327	27,987	157,314	135,793	15.8%
Deposits over 250M	5,211	466	5,677	6,291	-9.8%
Brokered Deposits	2,999	642	3,641	6,070	-40.0%
Federal Funds Purchased	4,429	1,989	6,418	6,462	-0.7%
Other liabilities	5,762	627	6,389	4,364	46.4%
Total Equity Capital	15,738	3,030	18,768	17,532	7.0%
<b>TOTAL LIABILITIES</b>	<b>\$155,256</b>	<b>\$33,633</b>	<b>\$188,889</b>	<b>\$164,151</b>	<b>15.1%</b>
<b>EARNINGS</b>					
Interest Income	2,714	478	3,192	3,321	-3.9%
Interest Expense	358	68	426	622	-31.5%
Net Interest Income	2,356	411	2,767	2,699	2.5%
Provision for Loan Losses	307	119	426	103	313.6%
Net Income	843	82	925	1,107	-16.4%
Cash Dividends	472	45	517	945	-45.3%
Net Loan Losses	48	15	63	77	-18.2%

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Rob Barrett  
Commissioner

December 9, 2020

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of September 30, 2020, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies reduced from 232 to 226. During the past twelve months six banks merged into other institutions.

Assets in state-chartered banks totaled \$157.4 billion on September 30, 2020, an increase of 14.0 percent from one year earlier. Deposits were \$131.7 billion and total loans were \$104.4 billion on September 30, 2020, an increase of 15.2 and 12.4 percent respectively, from one year earlier. The COVID -19 federal economic assistance attributes to a large portion of the percent change difference.

The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality is stable, with the past due ratio reducing to low average of 0.74 percent, which is attributed to the COVID-19 pandemic anomaly. The return on assets remains strong at 1.30 percent.

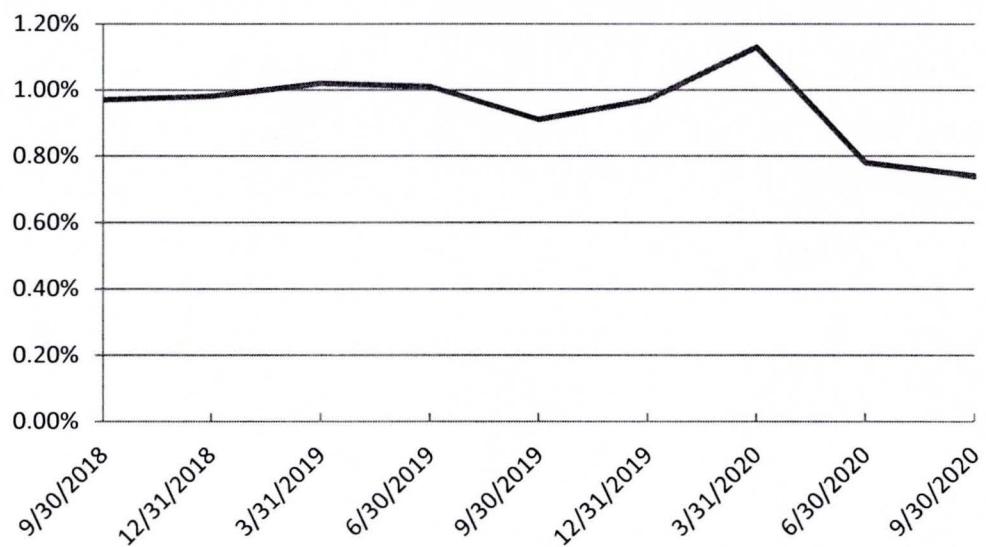
Capital remains strong, as the Tier 1 Leverage Capital ratio is 9.57 percent of total assets, which is above the national average of 8.80 percent.



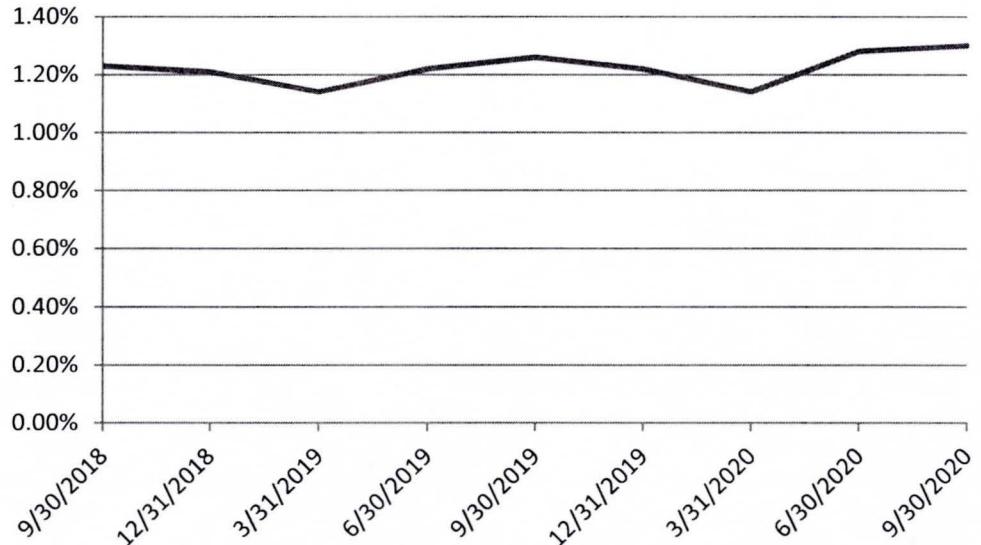
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Rob Barrett  
Commissioner of Finance

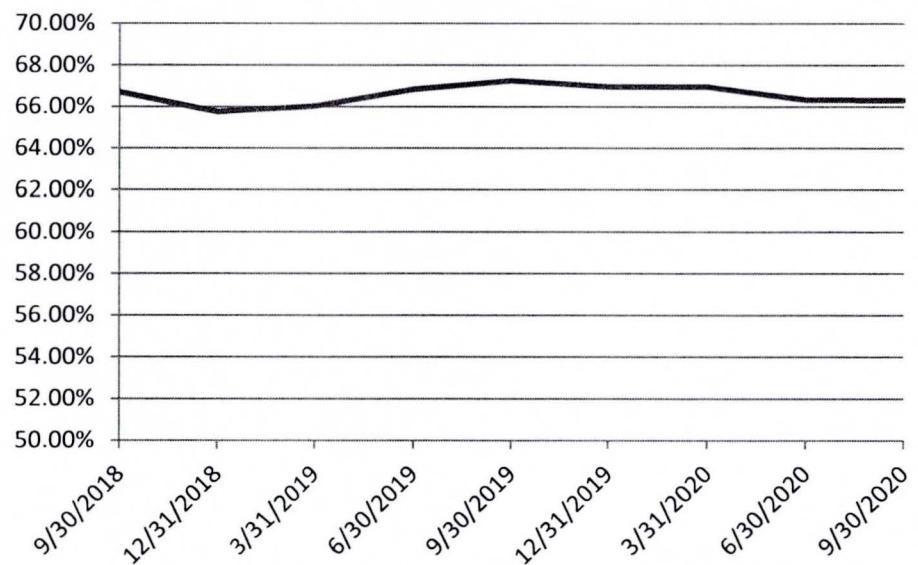
### PAST DUE LOANS TO TOTAL LOANS



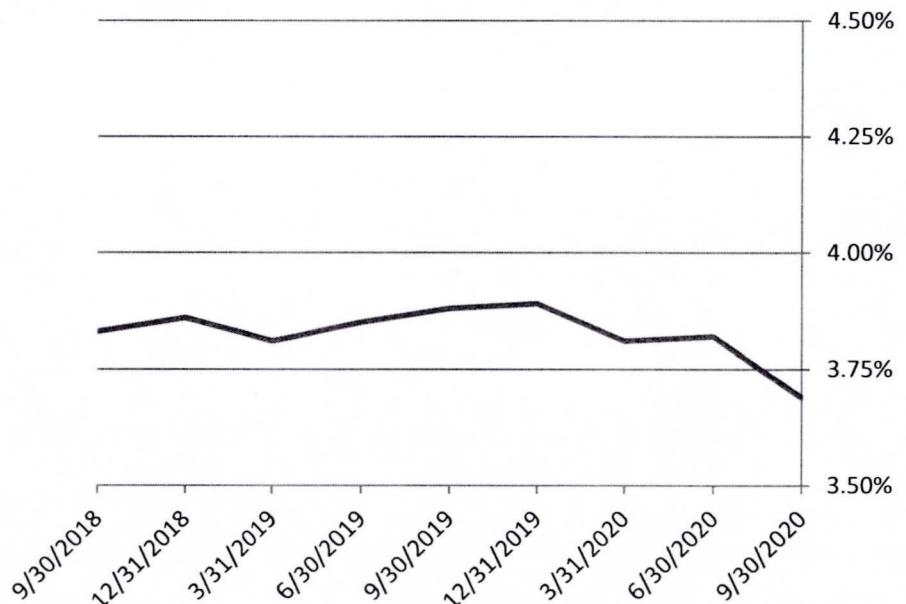
### RETURN ON ASSETS



### Loans/Assets



### NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF SEPTEMBER 30, 2020**

THOUSANDS OF DOLLARS	226	232	INCREASE DECREASE()	PERCENT CHANGE
	BANKS 9/30/2020	BANKS 9/30/2019		
<b>ASSETS</b>				
Total Loans	104,376,779	92,820,727	11,556,052	12.4%
Allowance for Loan Losses	1,376,416	1,095,733	280,683	25.6%
Total Assets	157,411,586	138,027,419	19,384,167	14.0%
<b>LIABILITIES</b>				
Total Deposits	131,651,448	114,265,357	17,386,091	15.2%
Total Equity Capital	16,103,203	15,155,641	947,562	6.3%

OPERATING RATIOS	9/30/2020	9/30/2019	CHANGE
Equity Capital/Assets	10.23%	10.98%	-0.75%
Tangible Equity Capital/Assets	9.57%	10.31%	-0.74%
Capital and Allowance for Loan Losses/Assets	11.01%	11.68%	-0.67%
Total Loans/Assets	66.31%	67.25%	-0.94%
Past Due and Nonaccrual Loans/Total Loans	0.74%	0.91%	-0.17%
Allowance for Loan Losses/Total Loans	1.32%	1.18%	0.14%
Average Net Interest Margin	3.69%	3.88%	-0.19%
Return on Assets	1.30%	1.26%	0.04%

**NOTES:**

2019 and 2020 do not include four nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF SEPTEMBER 30, 2020**

MILLIONS OF DOLLARS	9/30/2020			9/30/2019	
	226 STATE BANKS	8 NATIONAL BANKS	234 ALL BANKS	240 ALL BANKS	PERCENT CHANGE
<b>ASSETS</b>					
Cash and Due from Banks	10,181	2,649	12,830	7,386	73.7%
Investment Securities	35,293	10,241	45,534	40,202	13.3%
Total Loans and Leases	104,377	18,350	122,727	108,319	13.3%
Less: Reserves	1,376	254	1,630	1,238	31.7%
Federal Funds Sold	1,823	1,115	2,938	2,304	27.5%
Fixed Assets	2,277	279	2,556	2,715	-5.9%
Other Real Estate	142	7	149	169	-11.8%
Intangible Assets	1,156	143	1,299	1,157	12.3%
Other assets	3,539	1,019	4,558	4,197	8.6%
<b>TOTAL ASSETS</b>	<b>\$157,412</b>	<b>\$33,549</b>	<b>\$190,961</b>	<b>\$165,211</b>	<b>15.6%</b>
<b>LIABILITIES</b>					
Total Deposits	131,651	27,855	159,506	136,422	16.9%
Deposits over \$250M	5,174	398	5,572	6,090	-8.5%
Brokered Deposits	2,761	662	3,423	4,981	-31.3%
Federal Funds Purchased	4,220	1,949	6,169	5,856	5.3%
Other liabilities	5,438	572	6,010	5,067	18.6%
<b>Total Equity Capital</b>	<b>16,103</b>	<b>3,173</b>	<b>19,276</b>	<b>17,867</b>	<b>7.9%</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>\$157,412</b>	<b>\$33,549</b>	<b>\$190,961</b>	<b>\$165,211</b>	<b>15.6%</b>
<b>EARNINGS</b>					
Interest Income	4,030	696	4,726	5,009	-5.6%
Interest Expense	492	84	576	943	-38.9%
Net Interest Income	3,538	612	4,150	4,067	2.0%
Provision for Loan Losses	369	140	509	151	237.1%
Net Income	1,467	161	1,628	1,697	-4.1%
Cash Dividends	777	56	833	1,342	-37.9%
Net Loan Losses	64	21	85	111	-23.4%

Governor Michael L. Parson  
State of Missouri



Missouri Department of  
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Chlora Lindley-Myers, Director

DIVISION OF FINANCE

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Rob Barrett  
Commissioner

February 24, 2021

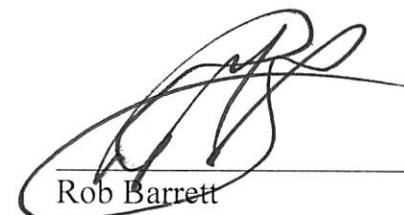
The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of December 31, 2020, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies declined from 229 to 223. During these past twelve months, seven banks merged into other institutions and one national bank charter converted to a state bank charter.

Assets in state-chartered banks totaled \$164.8 billion on December 31, 2020, an increase of 17.1 percent from one year earlier. Deposits were \$139.4 billion and total loans were \$105 billion on December 31, 2020, an increase of 18.9 percent and 11.5 percent from one year earlier, respectively.

The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality remains improved, with the past due ratio manageable at 0.81 percent. The return on assets remains strong and stable at 1.25 percent.

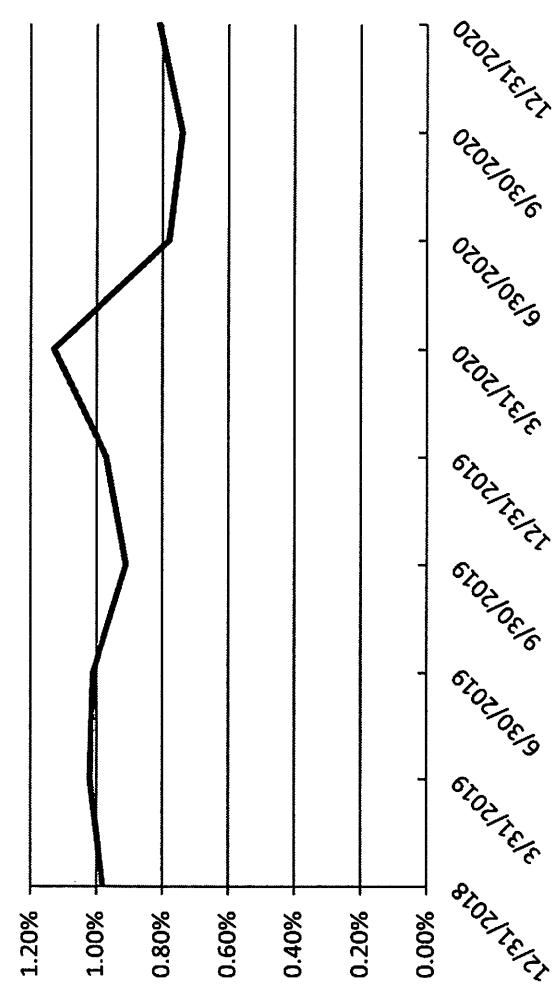
Capital remains strong, as the Tier 1 Leverage Capital ratio is 9.34 percent of total assets, and is above the national average of 8.81 percent.



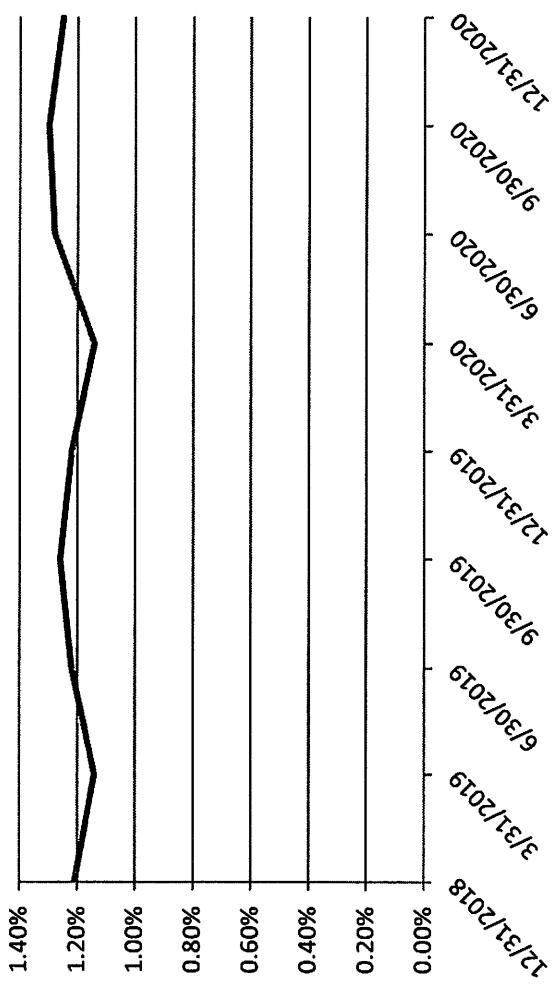
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Rob Barrett  
Commissioner of Finance

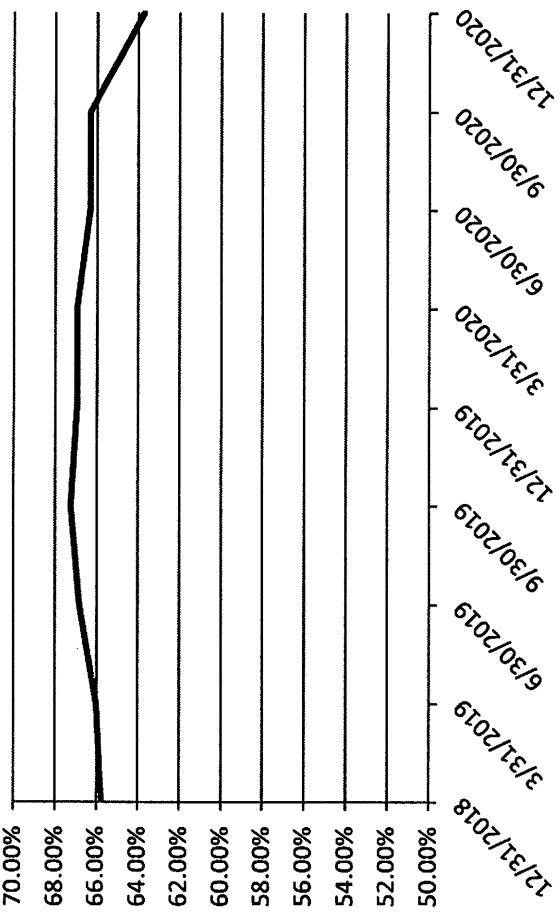
### PAST DUE LOANS TO TOTAL LOANS



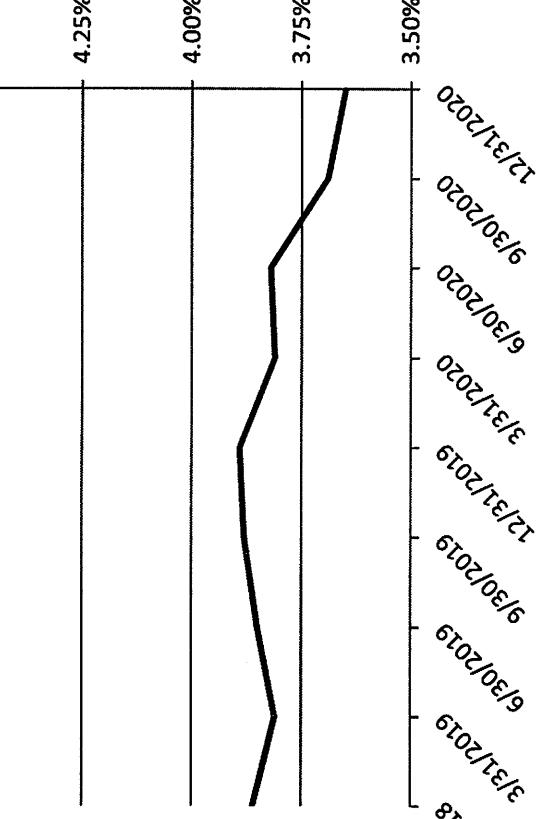
### RETURN ON ASSETS



### Loans/Assets



### NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF DECEMBER 31, 2020**

THOUSANDS OF DOLLARS	223 BANKS 12/31/2020	229 BANKS 12/31/2019	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$105,006,671	\$94,217,957	\$10,788,714	11.5%
Allowance for Loan Losses	1,411,707	1,072,186	339,521	31.7%
Total Assets	164,820,047	140,699,071	24,120,976	17.1%
<b>LIABILITIES</b>				
Total Deposits	139,365,425	117,206,872	22,158,553	18.9%
Total Equity Capital	16,509,666	15,255,036	1,254,630	8.2%

OPERATING RATIOS	12/31/2020	12/31/2019	CHANGE
Equity Capital/Assets	10.02%	10.84%	-0.82%
Tangible Equity Capital/Assets	9.34%	10.04%	-0.70%
Capital and Allowance for Loan Losses/Assets	10.78%	11.52%	-0.74%
Total Loans/Assets	63.71%	66.96%	-3.25%
Past Due and Nonaccrual Loans/Total Loans	0.81%	0.97%	-0.16%
Allowance for Loan Losses/Total Loans	1.34%	1.14%	0.20%
Average Net Interest Margin	3.65%	3.89%	-0.24%
Return on Assets	1.25%	1.22%	0.03%

**NOTES:**

2020 and 2019 numbers do not include four nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF DECEMBER 31, 2020**

MILLIONS OF DOLLARS	12/31/2020			12/31/2019	
	223 STATE BANKS	7 NATIONAL BANKS	230 ALL BANKS	238 ALL BANKS	PERCENT CHANGE
<b>ASSETS</b>					
Cash and Due from Banks	14,395	4,079	18,474	9,724	90.0%
Investment Securities	37,505	11,029	48,534	39,781	22.0%
Total Loans and Leases	105,007	18,392	123,399	110,340	11.8%
Less: Reserves	1,412	259	1,671	1,209	38.2%
Federal Funds Sold	2,133	1,675	3,808	3,673	3.7%
Fixed Assets	2,278	279	2,557	2,827	-9.6%
Other Real Estate	126	6	132	151	-12.6%
Intangible Assets	1,234	142	1,376	1,397	-1.5%
Other assets	3,554	1,069	4,623	4,101	12.7%
<b>TOTAL ASSETS</b>	<b>\$164,820</b>	<b>\$36,412</b>	<b>\$201,232</b>	<b>\$170,785</b>	<b>17.8%</b>
<b>LIABILITIES</b>					
Total Deposits	139,365	30,100	169,465	142,120	19.2%
Deposits over \$250M	4,877	576	5,453	6,241	-12.6%
Brokered Deposits	2,452	638	3,090	4,871	-36.6%
Federal Funds Purchased	4,703	2,340	7,043	5,878	19.8%
Other liabilities	4,242	576	4,818	4,733	1.8%
Total Equity Capital	16,510	3,396	19,906	18,054	10.3%
<b>TOTAL LIABILITIES + EQUITY CAPITAL</b>	<b>\$164,820</b>	<b>\$36,412</b>	<b>\$201,232</b>	<b>\$170,785</b>	<b>17.8%</b>
<b>EARNINGS</b>					
Interest Income	5,347	935	6,282	6,559	-4.2%
Interest Expense	606	99	705	1,201	-41.3%
Net Interest Income	4,741	836	5,577	5,358	4.1%
Provision for Loan Losses	427	151	578	205	182.0%
Net Income	2,004	324	2,328	2,232	4.3%
Cash Dividends	1,123	69	1,192	1,904	-37.4%
Net Loan Losses	90	27	117	164	-28.7%